



Order Filed on August 6, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Ronald I. LeVine, Esq.  
210 River Street, Suite 11  
Hackensack, New Jersey 07601  
Attorney for Debtors

In Re:

TROY PANFILE

Case No.: 18-14124 JKS

Chapter: 13

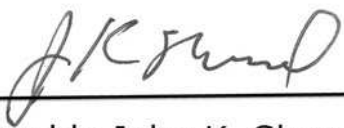
Judge: Sherwood

Recommended Local Form ☐ Followed ☒ Modified

SECOND ORDER CORRECTING NUMBER OF STREET ADDRESS OF PREVIOUS  
ORDER AUTHORIZING AND APPROVING SALE OF REAL PROPERTY AT 260 RAMAPO  
VALLEY RD. TO 296 RAMAPO VALLEY ROAD FREE AND CLEAR OF LIENS

The relief set forth on the following page is hereby **ORDERED**.

**DATED: August 6, 2018**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Upon the Debtor's motion for authorization to sell the real property on shortened Notice Free and Clear of Liens, commonly known as 296 RAMAPO VALLEY RD. MAHWAH, NJ, NJ (the Real Property),

**IT IS** hereby **ORDERED** as follows:

1. The debtor is authorized to sell the Real Property upon the terms and conditions of the contract of sale pursuant to 11 U.S.C. §§363(b) and 1303, and also free and clear of the following five judicial liens: TD Auto Finance, LLC J-049847-2017; State of New Jersey Certif. Of Debt DJ-005155-2014; State of New Jersey Certif. Of Debt DJ-173287-2014; Valley National Bank DJ-033253-2015; Midland Funding, LLC DJ-101006-2017.

2. The net proceeds may be used to satisfy the first mortgage lien on the Real Property.

3. The motion included a request that the following judgment liens shall be discharged and canceled of record pursuant to 11 U.S.C. §522(f) since the sale of this property is a short sale, and the lien of Deutsche National Bank serviced by Ocwen Loan Servicing far exceeds their discounted payoff amount of \$262,302 based on the contract sale price of \$285,000.

4. Pursuant to LBR 6004-1(b), the Notice of Motion included a request to pay the real estate broker and debtor's real estate attorney at closing, therefore these professional may be paid at closing.

5. Other closing fees payable by the debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing

6. A copy of the HUD settlement statement shall be forwarded to the Standing Trustee five days after closing.

7. Other provisions: The 14 day stay period under Bank. Rule 6004(h) is hereby waived.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Troy Allen Panfile  
Debtor

Case No. 18-14124-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db +Troy Allen Panfile, 146 Wilson Street, Boonton, NJ 07005-2235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor Deutsche Bank National Trust Company  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson Credit Corp rsolarz@kmlawgroup.com  
Robert Wachtel on behalf of Debtor Troy Allen Panfile rwachtel@ronlevinelaw.com,  
irr72645@notify.bestcase.com  
Ronald I. Levine on behalf of Debtor Troy Allen Panfile ronlevinelawfirm@gmail.com,  
irr72645@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7